

Photo Play PARAGRAPHS



SCENE FROM "WHEN THE MEN LEFT TOWN."

"WHEN the Men Left Town" is a side splitting comedy that is particularly apropos at this time of suffragette uprisings. Of course the men win out in the end.

Marguerite Courtot, although the youngest star in moving pictures, is also one of the cleverest. She has taken one of the most difficult parts in motion picture history and handled them to perfection.

Lottie Blair Parker's "Under Southern Skies," that famous old play, will soon be seen in motion pictures. The producing will be done on a mammoth scale.

Victoria Ford, the pretty seventeen-year-old leading woman, can swim, ride, shoot, play billiards, drive an automobile, paint pictures and operate a telegraph key. She is practicing ventriloquism and expects to be adept soon in that also.

Laura Oakley, one of the best known comedy actresses on the photo-play stage and formerly mayor of Universal City, Cal., will soon be seen again in Universal pictures. After a vacation of almost three months Miss Oakley has returned to the west coast studios of the company with the declaration that she is ready for work.

In "The Basket Habit" Mr. Clifford brings home a very hungry and very important business acquaintance, but the new colored maid has removed the contents of the refrigerator to her basket. Eddie, hitherto frowned upon by the Cliffords, wins their everlasting gratitude and their daughter by discovering the all important basket.

In "Somebody's Sister" an ambitious young man and his sister from the country meet with trials in a big city and retreat wildly to the rural region for peace. An interesting and well constructed drama.



MARGUERITE COURTOT.

"A Cottage by the River" has just been released. Lucky was overjoyed when he saw his name down on the lottery result sheet as the winner of "A Cottage On the River." His joy, however, was turned to dismay when he learned that the "Cottage On the River" was only the title of a picture. Next time he won a lottery we may be sure that he noticed more carefully what the prize was.

Phillips Smalley, equally prominent as an actor and a producing director, recently shot himself through the right hand while inspecting a pistol at Laguna Beach, Cal. The bullet went through the palm of the hand. No bones were broken. The pistol was of the so called "absolutely safe" variety.

than the annual returns from our wheat crop, and he can not or should not take on additional burdens. We answer that the railroads of this country are valued at \$15,000,000 and they are mortgaged up to \$11,000,000,000. Farm lands, as stated, are valued at \$10,000,000,000 and they are mortgaged for \$6,000,000,000. If railroads are not over-mortgaged, then surely farm lands have a safe margin for additional loans.

I do not underestimate the destructive effects of mortgages under present conditions, by which the farmer pays from 8 to 10 per cent; but I contend that not in the mortgage but in the rate of interest lies the evil. The farmer who pays 8 and 10 per cent for money will never have means for expansion, for intensifying his methods and increasing his yields. My theory, then, is a larger mortgage debt and a smaller interest account.

Under existing conditions it is but fair to say that banks can not accommodate farmers at a low rate of interest. They are part of a system that has been built up in the interest of the city men with government sanction. Let us have the government amend the laws in the foundation, agriculture, and the whole financial superstructure will be healthier and stronger.

And why may not the government do these things? The recent order of the secretary of the treasury suspending the rule whereby national banks were prohibited from lending money on real estate was a tacit admission that the farmers' basis of credit has been unjustly legislated against, and that the needs of agriculture, the needs of the whole people dependent on agriculture, will justify not only the righting of the wrong but enlarged privileges for this class of credit. Debt at reasonable rates means healthy expansion; debt at excessive rates of interest means torpor if not ruin.

Nothing for the Tenants. But what of the tenant class who constitute fully nine-tenths of the farmers of the country? They have no land to mortgage even at the high rate of interest the landlord must pay. Their lot is hard indeed. They pay from 14 to 20 per cent for the money or provisions furnished them by the merchant or landlord, and to this good day the door of hope has been closed against them to such an extent as to make it next to impossible for any of them to live under their own vine and fig tree.

There is no calculating the increased production that this country is capable of by virtue of an act of congress, a large per cent of present wheat is lost to the farmer. When a man knows that he and his children will surely profit by the improvements he puts upon his land, he has some incentive to bring that to its highest state of productivity. Give a man an incentive, something to work to with reasonable hope, and he will lift himself to the higher plane. The man who owns his land is no better by nature than thousands who do not own their lands but ownership gives him better opportunities, opens up for him a broader field and makes of him a more staid citizen. It has been well said "that he who owns his soil is in partnership with the Almighty."

So fertile has been our virgin soil and so varied our natural resources that we have given little thought to shortage of production. We want to hold our monopoly of raw cotton, and yet year by year the supply is falling further behind the demand. As previously stated, our grain and corn supply is not keeping pace with our rapidly increasing population, while the falling away of our meat supply is actually alarming. The necessity for intensive farming, for building up personally owned homes, such as produce corn and meat and eggs and vegetables, is apparent; but the means to meet that demand are lacking.

My bill provides a system that will give the smaller farmer a low rate of interest through national banks and yet give the banks the usual margin of profit. Granting, as I believe, the majority of my hearers will, that there is urgent necessity for some such measure I propose to show that this bill is practicable and will fully meet the demand.

What the Bill Provides. The bill provides that national banks may establish land loan departments. This is made a separate department of the banking system, that it may not conflict with existing laws, and for the further reason that it would be fully and unnecessary expense to the government to establish a new system of banks to be known as land-loan banks when existing national banks can do the work designed, will undertake it only too gladly, and can do it better. The president of the bank passes on the character and sufficiency of collateral offered.

In order that loans may not be multiplied for the purpose of getting commissions regardless of the sufficiency of collateral offered, national banks are required to buy 10 per cent of each serial bond issue made through the treasury.

If it becomes necessary to sell under mortgage any or all the lands hypothecated in any series, the bank must guarantee that the land sold shall bring the amount due on the mortgage at time of sale; which requirement alone would make the bank officials cautious as to the desirability and sufficiency of his collateral.

Sums loaned under this system will be refunded in easy payments; with interest at 5 per cent per annum, running over a period of 10 years, when the whole amount, with interest, will have been paid.

One-tenth of the principal loaned will annually be paid into a sinking fund, and here again the bank guarantees the stability of that sinking fund by giving bonds to cover responsibility for that particular fund.

And why should not the government become responsible for the final

payment of all bonds issued under this bill? Millions of dollars are annually appropriated to carry on agricultural experiments in this country, and it has given us pleasure to vote for all these appropriations; but how much more effective would be these experiments if they were carried to the landowning farmers where they are now carried to one.

In guaranteeing final payment of the bonds issued under the provisions of my bill the government assumes no mortgage of real estate for not more than two-thirds its value as passed on by the bank president. The bank, the government's own creature, is located in the same vicinity as the borrower, and the character of the land hypothecated or sought to be hypothecated is known to the bank president, and there is no possible way under this bill that the bank officials could accept inadequate collateral or fleece the government except by themselves suffering first.

The bill provides that the government and not the banks shall issue the bonds, because in this way they may be floated at par, bearing the lowest possible rate of interest. The borrower is too far removed from money centers to get a loan even at a high rate of interest, and so he puts his security behind the government and asks its mediation. On more than one occasion the United States government has borrowed money purely on the faith of its credit, but here it is secured, dollar for dollar, and has a margin of one-third more than the face of any bond.

While we admit that mortgages, real estate do not constitute the most desirable banking paper, bonds issued by the government, based on these mortgages, are as acceptable and as convertible as gold notes.

There is abundance of 3 per cent money in the United States, but capital is proverbially shy. Agriculture is languishing for lack of developing capital, but the isolated farmer cannot reach the real money center.

This bill makes the government the medium through which the borrower and the lender can meet on terms of fullest confidence for mutual advantage and for even greater advantage to the government itself. It will be noted that under terms of the bill the greatest amount that can be loaned to any one person is \$2,500. The purpose of this provision is that the benefits of the bill may be extended to the greatest possible number, and especially to the small farmer and tenant, who needs it worst.

Now, let us consider some of the practical workings of the bill. Take, for instance, the small farmer who owns, say, 100 acres of land, valued at, say, \$20 per acre—and I may add that this bill is intended to reach the less densely populated rural sections, where land values have not already soared beyond the reach of the man of moderate means or no means at all. Say he owes a thousand dollars on his land. It is difficult to get an individual to carry a mortgage for so long on that land, and rarely will he carry it for less than 8 per cent interest. When he has paid his interest, taxes, and living expenses he has little or nothing to put on his debt; nothing to put on improvements. The consequence is many farmers fail to meet their payments at high rates of interest and some lose their lands entirely. When under this bill the man gets a low rate of interest, stipulated annual payments, and long time guaranteed, he can carry his debt and improve his property every year. Again, take the tenant who always pays his rent and his store account or his bank note—and there are hundreds of thousands of them who do so, but barely break even one year with another—he has absolutely no chance under our present system of credit. Suppose under this bill, he proposes to buy 100 acres of land from the landowner, who knows his good qualities at, say, \$20 per acre. The 100 acres will contain a three-horse farm, leaving 25 acres for pasture. If he is a southern farmer, the regular cotton rent he has been paying the landlord was 6 bales of cotton, or, say, 3,000 pounds. This at, say, 13 1/4 cents, which is less than today's market, is worth \$397.50.

Now, the landlord cannot wait 10 years for his money, nor is he able to take only 5 per cent interest. So under the provisions of this bill he sells 100 acres of land to his tenant, waiving the first mortgage. The tenant then gives his first mortgage to a national bank as part of a serial loan, and he turns over the cash received on this mortgage, together with a second mortgage, to the original landowner. The landowner can easily wait for the balance of his money, even at a low rate of interest, and the tenant can meet his annual payments with less than he has heretofore been paying for rent.

Let us see if this is not a fact. The annual payment of principal due the bank will be \$150. The first year's interest will be \$75, making a total of \$225, and leaving a margin out of what has been his annual rent, paid of \$172.50 to be applied to the second mortgage held by the former landlord. The second mortgage interest grows smaller and smaller each year until the final year when it will be \$7.50, making the final \$180.50.

It is thought by some that the average 100 acres of land will not furnish more than a 2-horse farm, which we will grant for sake of argument. Then, deducting one-third from the usual rent for a 3-horse farm, which in dollars, as above figured, would amount to \$397.50, we have for a 2-horse farm \$265, enough to meet the payment of principal and interest and leaving a balance of \$10 to be applied to the second mortgage. Let us keep in mind the fact that the landlord has heretofore gotten all this, which is only a fair return on his investment, and what the tenant is able to clear above his rent and necessary expenses—and a few clear something—only this

him better for improving and building up his farm.

Give the Tenant a Chance. Now, while I have said of conditions in the cotton belt because I have personal knowledge of conditions there, crop values there are perhaps little, if any, better than in other agricultural sections, and the per cent of arable land to the hundred acres will not average as high as in the west and northwest.

Now, Mr. Speaker, I plead that an opportunity may be given the tenant in the cotton belt for illustrations, not one of you who comes from an agricultural or semi-agricultural state but has honest, industrious citizens of your own flesh and blood, in a sense, who are forced all their lives to pay rent to some landowner because they cannot get a start in the world. If their fault, it is not the fault of the landowner, who has been their best friend, but is the fault of a financial system that has discredited the farmer's brawn and brain and despised his land as a back of credit.

Give these men an opportunity under the eyes of your own agents—national banks—and I guarantee that you will see a revolution wrought in the conservation, improvement, and productivity of farm lands that the wildest dreamer could never have conceived of.

Give these men a chance, and you will have better schools, better churches, better government.

Give these men a chance, and the high cost of living problem vanishes, for the man who lives on his own land will produce his own meat and corn and some to spare, whereas the tenant must stick to the more ready salable crop to meet his lien or bank note. (Applause.)

Now, Mr. Speaker, I have finished, and if there is any member of this house who does not believe this bill will meet the growing demand, the crying necessity for some such measure, I will be only too glad for him to point out its defects. If the bill can be amended to advantage, I will gladly accept such amendments. While I believe every possible objection to the bill can be reasonably answered, I will not stickle as to form if you will join with me on the general proposition to give our farmers an equal chance with all other vocations, since all others are indirectly dependent on them.

My sincere wish is that you will join with me in obtaining early and favorable consideration of the bill and that it may soon become law. I owe it to the man at home, who has been laboring year in and year out with little or no hope, and to delay action or to defer it to the next session is to fall short of our duty to a very large per cent of our constituents.

Why Is This Thus? Every married man knows how much easier it is for his wife to discover a hole in his pocket than that a button is missing from his coat—Exchange.

But Never to Our Shelves. "What is your definition of 'filthy lucre'?" "That's a derogatory term applied to other people's money."—Baltimore Sun.

Talks About the Home City. "Teach the facts about your home city in the public schools," urges the bureau of municipal research, New York city.

The Whole Hog. Playwright—"Was Grasper satisfied with the part assigned him in my new play?" Manager—"Was Grasper ever satisfied with 'part' of anything?"—Judge.

Just Between Ourselves and The Lamppost

By MOSS.



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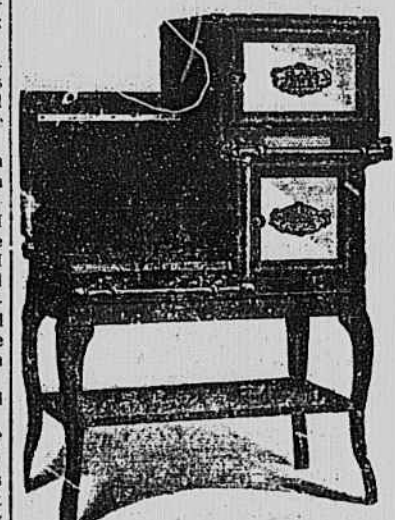
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Also Music, Art, Domestic Science,

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OPENS SEPTEMBER 10, 1914

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Gifford Case Mistrial

Albany, N. Y., July 4.—The jury that heard the case of Malcolm Gifford, Jr., son of a wealthy Hudson manufacturer, charged with having murdered Frank J. Glute, a chauffeur, had failed to reach a verdict into today and was discharged by County Judge Addington. The jury was out 24 hours.

Journalist Pardoned

Havana, Cuba, July 4.—President Monocel today pardoned Enrique Nery, the Cuban journalist, who in August, 1912, was sentenced to 10 years and a half imprisonment for assaulting Hugh Gibson, then charge d'affaires of the American legation here.

HOW WYATT AIKEN SUPPORTS BILL FOR FEDERAL AID

Points Out Benefits To Be Derived By Small Farmer

SPEECH ATTRACTS MUCH ATTENTION

Bill Provides System Enabling National Banks To Furnish Money at Low Rate Of Interest

Washington, July 7.—While the conference report on the agricultural appropriation bill was being considered Representative Wyatt Aiken made a strong speech in support of his bill to provide federal aid for tenants who want to buy small farms. His remarks on the subject attracted a great deal of attention.

Mr. Aiken said in part: I heartily approve of the item of \$10,000 inserted in this conference report for the study and investigation of rural credit societies, and I regret exceedingly that the president and the Democratic leader (Mr. Underwood) have expressed their purpose to defer consideration of any and all rural credit measures until the next session of Congress, even though the very important question of anti-trust legislation is the question to which these gentlemen would give precedence.

Important as it may be to protect the individual citizen against combinations of capital that will force from him an excessive price for what he buys and an inadequate price for what he sells, it does seem to me the question of feeding and clothing this nation from the substance of our own soil is of still more vital importance; and the necessity for improved rural credit lies at the very base of this great economic question.

The population of the United States is increasing so rapidly by natural growth and by foreign influx that consumption, even now, in this comparatively virgin country, is far greater than production and in ten years food products have doubled in price to the consumer. If the agriculturist of the United States alone produced this high cost of food products, the burden would be more willingly borne by the consumer; but when it is recalled that we are already bringing corn and meat in great quantities from South America and Canada it is time for us to pause and consider ways and means for building up agriculture at home.

Too Many Immigrants. A cause which may explain our inadequate supply of food-stuffs is the fact that the hundreds of thousands of immigrants who come annually to our shores are not agriculturists, except for a small per cent, and the American farmer who has been plowing for a top-heavy consuming class already must rise earlier, go later and drive harder to feed and clothe the non-producing immigrant. Hampered as he has been by lack of farm credit, he can not expand and intensify and diversify in such way as to keep pace with demand, and so food products have soared higher and higher.

But there is even a greater cause for the lack of balance between supply and demand and that is the fact that farm tenancy is on the increase in the United States.

It makes no difference how industrious, how honest, or how intelligent a man may be, if he has nothing more than a tenant's interest in the soil he

cultivates, feeling that he may grow where another may reap, he will never bring that soil up to a high state of productivity.

It makes no difference how public-spirited a man may be, if he is only a tenant's interest in the community in which he lives he can not fulfill the highest duty of a citizen in the school, in the church, and in the state, because he never knows what the favorable hand of necessity will drag him from his surroundings and set him down in a community of unsympathetic strangers.

Not Class Legislation.

We have heard it objected that legislation in the interest of agriculture is class legislation and smacks of paternalism; and if every vocation and every industry that make up the world of business was not rooted in agriculture. Just as fertilizer placed at the roots of a tree nourishes the finest leaf, just so stimulated agriculture carries strength and growth and nourishment to the smallest enterprise and to the humblest citizen. The United States has already recognized this principle in watering the dry lands of the west and in cleaning rivers and harbors to cheapen freight rates on farm products between exchanging consumers. Germany, France, Italy, Switzerland and many other European countries recognized this principle—some of them more than a hundred years ago—when either by legislative concessions to agriculturists, by government loans, or, as in the case of France, by direct subsidy, they established land-loan banks with exceedingly low rates of interest. As a result, agriculture in the countries named is in its highest state and wealth is distributed in that healthy proportion between country and town that makes for the highest citizenship.

Taking Switzerland as an example it will perhaps emphasize the contention we are trying to bring out to tell something of the wonderful development of that country, due entirely to the establishment of rural credit banks.

Less than half a century ago 80 per cent of the lands of Switzerland were tilled by tenants. Except for the few land holders, who were themselves land poor, the people were poor, unprogressive and apathetic. The public treasury was at low tide. Men of public spirit, realizing that there was disease in the public policy, set about to ascertain the cause. It was not long until the tenant system was fixed on as the root of the country's evils, and the government set about to right those evils. A system of land banks was established, through which the government loaned small sums to tenants, at a low rate of interest, with which to buy homes.

Improved conditions were apparent, from the beginning and today, thanks to Switzerland's land-loan system, 90 per cent of the agriculturists of that country own their homes, the banks of the country are prosperous, and, considering the rugged nature of the soil it is one of the most productive agricultural countries in Europe. When a commission was sent by the United States to examine rural credit systems in Europe and to observe results, members of the commission were amazed to find that European farmers were supporting families on 1 and 2 acres of ground and that 80 acres constituted a very large farm. They were informed that the high per cent of production was due to intensive farming, that intensive farming was due to ownership and that ownership was due in large measure to land-loan banks, organized in whole or in part by government aid. They unanimously and unhesitatingly recommended

that some such system be worked out for the United States.

The commission recommended a bill which is a part of their report, and which, though entirely right in purpose, is, in my judgment, subject to serious objections. The bill contains 51 sections and is too cumbersome. It undertakes to outline in detail such provisions and restrictions as should be worked out by the secretary of the treasury. It proposes an intricate system of land-loan banks, to be created, with hundreds of provisions and limitations to be guarded by special officers created under the provisions of the bill. But the most vital defect in the bill proposed by the commission is the plan of basing rural credits on arbitrary associations of farmers, afterwards to be organized under some visionary form of charter or on plighted faith of such farmers' organizations as the grange, the alliance to the union, all of which have done good work in improving rural conditions, but none of which is suited to the peculiar purpose of forming a compact, unchanging basis of credit.

Land Loan Department.

If a bill of such length and details, with such undirected provisions for the original basis of credit, is such a bill as the President and the Democratic leader (Mr. Underwood) have in contemplation, I am surprised that they hesitate to consider it at this session. But I am sure that a simple bill such as I have introduced, which does not undertake to outline departmental work and which is clear cut and free of surplusage, can be considered and passed by this house without perceptible loss of time. I am equally sure that no measure has been before this house in twenty years that would be more far-reaching in its beneficial effects for the tenant and the small landowner, and eventually for the nation, than this bill if enacted into law.

The bill that I have introduced, H. R. 16028, uses the national banks as now organized, creating a land-loan department in those banks as simple as their present savings department. The original basis of credit is in the land of the individual and this is passed on under my bill as under existing national bank law by the president, by a sane and simple law, to remove the inhibitive against national banks accepting 1st mortgages as security and to provide the means by which the farmer's collateral will be given an equal chance and by which he may be enabled to secure money at a low rate of interest that will enable him to grow. That my bill fully meets the requirements, I propose to show further on in the course of my remarks.

No fair minded man will deny that up to this time the whole machinery of our money and credit system has been directed toward the aid of the city and not the country. Legislation has gone along in this channel for so long that even the farmer has come to think he is dependent on the city for his credit. He has been educated in the school of adversity to put the cart before the horse.

Why should the farmers of the United States with reality values worth \$10,000,000,000 and raising annual products amounting to over \$10,000,000,000 have to beg for credit at exorbitant rates either of the merchant or the local banker, when that merchant or the local banker will take the farmer's collateral and with it borrow in New York at 5 per cent.

The sooner all industries realize their first dependence to the farm, that all primal wealth has its origin there, the sooner will all wealth in larger degree come to city and country. Mr. Bryan never uttered a truer saying than "that we may destroy our cities and let grass grow in our streets but if we maintain a high standard of agriculture the cities will be rebuilt larger and more prosperous than ever."

The Rate of Interest.

But, say some, the farmer is already paying interest to the amount of \$600,000,000 annually, an amount larger